

Certificate of Notice Page 1 of 4
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

FILED
11/16/20 3:26 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

THOMAS J. KOSS
ROSEMARIE KOSS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-22476

Chapter 13

Related to Dkt. No. 76

ORDER OF COURT

AND NOW, this 16th day of November 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

BY THE COURT:


GREGORY L. TADDONIO jah
UNITED STATES BANKRUPTCY JUDGE

In re:
Thomas J. Koss
Rosemarie Koss
Debtor(s)

Case No. 15-22476-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 16, 2020

User: lfin
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas J. Koss, Rosemarie Koss, 530 Upper Middletown Road, Smock, PA 15480-1120
cr	+ NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
14074619	+ Advanced Integrated Medical, 9800A McKnight Road--#200, Pittsburgh, PA 15237-6032
14074621	Barclays Bank Delaware, P.O. Box 8802, Wilmington, DE 19899-8802
15159345	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
14074627	+ Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14074632	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14074633	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
14081727	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14074635	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
14074638	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14074620	Email/Text: bankruptcy@sccompanies.com	Nov 17 2020 03:56:00	AmeriMark Premier Easy Pay Plan, P.O. Box 2845, Monroe, WI 53566-8045
14074622	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2020 03:57:00	Brylane Home, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14074623	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 17 2020 03:44:27	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14114695	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14116957	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2020 03:57:00	COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14099974	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 17 2020 03:44:27	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14074624	Email/PDF: gecsedl@recoverycorp.com	Nov 17 2020 03:44:25	CareCredit/Synchrony Bank, Attn: Bankruptcy

District/off: 0315-2

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			Department, P.O. Box 965060, Orlando, FL 32896-5060
14074626	Email/PDF: creditonebknofications@resurgent.com	Nov 17 2020 03:46:00	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14074628	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2020 03:57:00	Jessica London/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14127799	Email/PDF: resurgentbknofications@resurgent.com	Nov 17 2020 03:44:32	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14074629	Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 03:42:56	Lowe's/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14124360	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 17 2020 03:45:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14074630	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 17 2020 03:44:24	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14100960	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2020 03:57:00	Midland Credit Management, Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14074632	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14074633	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
14081727	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2020 03:56:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14136254	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2020 09:16:47	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14103678	Email/Text: bnc-quantum@quantum3group.com	Nov 17 2020 03:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14074634	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2020 03:57:00	Roamans/Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14952278	+ Email/Text: bncmail@w-legal.com	Nov 17 2020 03:58:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14074636	+ Email/Text: bankruptcy@sccompanies.com	Nov 17 2020 03:56:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14074631	Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 03:42:56	Synchrony Bank/Paypal Buyer Credit, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074637	Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 03:42:56	TJX Rewards/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074639	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 17 2020 03:57:00	Woman Within, Comenity Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826

District/off: 0315-2

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14074625 ##

Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION andygornall@latouflawfirm.com
Andrew F Gornall	on behalf of Defendant PNC BANK N.A. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Debtor Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9